

**Information to identify the case:**

Debtor 1	<b>Garreth M. Sharp</b>	Social Security number or ITIN	xxx-xx-5351
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-12416-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Garreth M. Sharp

4/23/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Garreth M. Sharp  
DebtorCase No. 15-12416-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 50

Date Rcvd: Apr 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2020.

db  
515324991 +Garreth M. Sharp, 6 Sunflower Circle, Burlington, NJ 08016-2382  
#+ACCO FCU (First Point Federal Cre Union), 2733 Knottingham Way, Suite 5,  
Trenton, NJ 08619-1814  
515324995 +BBY/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
515379686 +Department Stores National Bank For Macys American, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
518152905 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
515533537 +Deutsche Bank National Trust Company, as Trustee f, c/o Zucker Goldberg & Ackerman,  
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
515325001 +Fed Loan Serv, P.O. Box 69184, Harrisburg, PA 17106-9184  
515325002 +GDYR/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
515325004 +IRS-NJ Assistant Attorney General, Department of Justice Tax Division,  
Civil Trial Section, Eastern Region, P.O. Box 227, Ben Franklin Station,  
Washington, DC 20044-0227  
515325008 #+Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite 333,  
Cherry Hill, NJ 08034-1910  
515423616 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
515325009 +Scient FCU, 60 Colver Avenue, Groton, CT 06340-3808  
516667821 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
516667822 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
515325010 State of New Jersey Attorney General, 25 Market Street, Trenton, NJ 08611-2148  
515325011 +State of New Jersey Division of Taxation, Attn: Bankruptcy, 50 Barrack Street,  
P.O. Box 245, Trenton, NJ 08695-0245  
515498470 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184,  
Harrisburg PA 17106-9184  
515325015 +Wells Fargo Dealer Services, Doug Mitchell, Division Manager, 930 Harvest Drive, Suite 200,  
Blue Bell, PA 19422-1976

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 23 2020 23:37:31 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 23 2020 23:37:30 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: WFFC.COM Apr 24 2020 03:03:00 America's Servicing Company,  
Attn: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203  
515324992 EDI: WFFC.COM Apr 24 2020 03:03:00 America's Servicing Co.,  
Attn: Ms. Jennifer Zanino, Supervisor, 1 Home Campus, Des Moines, IA 50328-0001  
515324993 +EDI: AMEREXPR.COM Apr 24 2020 03:03:00 American Express, P.O. Box 1270,  
Newark, NJ 07101-1270  
515525053 EDI: BECKLEE.COM Apr 24 2020 03:03:00 American Express Centurion Bank,  
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515324994 +EDI: AMEREXPR.COM Apr 24 2020 03:03:00 American Express/Macys, P.O. Box 1270,  
Newark, NJ 07101-1270  
515324996 +EDI: RMSC.COM Apr 24 2020 03:03:00 Bill Me Later, P.O. Box 5018,  
Lutherville Timonium, MD 21094-5018  
515324997 EDI: CAPITALONE.COM Apr 24 2020 03:03:00 Cap One, P.O. Box 85520, Richmond, VA 23285  
515523026 +EDI: WFNNB.COM Apr 24 2020 03:03:00 COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S.,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515474036 EDI: BL-BECKET.COM Apr 24 2020 03:03:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
515477336 +E-mail/Text: bankruptcy@cavps.com Apr 23 2020 23:37:40 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515324999 +EDI: CITICORP.COM Apr 24 2020 03:03:00 CitiCards CBNA, 701 E. 60th Street N.,  
Sioux Falls, SD 57104-0432  
515521251 +EDI: CITICORP.COM Apr 24 2020 03:03:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
515325000 EDI: DISCOVER.COM Apr 24 2020 03:03:00 Discover Financial Services LLC, P.O. Box 15316,  
Wilmington, DE 19850-5316  
515334725 EDI: DISCOVER.COM Apr 24 2020 03:03:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
515325003 EDI: IRS.COM Apr 24 2020 03:03:00 IRS, Centralized Insolvency Operation, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
515325006 +E-mail/Text: usanj.njbankr@usdoj.gov Apr 23 2020 23:37:31 IRS-NJ United States Attorney,  
970 Broad Street, 5th Floor, Newark, NJ 07102-2534  
515324998 EDI: JPMORGANCHASE Apr 24 2020 03:03:00 Chase Cardmember Services, P.O. Box 15153,  
Wilmington, DE 19886-5153

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 50

Date Rcvd: Apr 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515325007 E-mail/Text: bncnotices@becket-lee.com Apr 23 2020 23:37:02 Kohls/Cap One,  
N56W 17000 Ridgewood, Menomonee Falls, WI 53051  
515557983 EDI: PRA.COM Apr 24 2020 03:03:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541  
515557986 EDI: PRA.COM Apr 24 2020 03:03:00 Portfolio Recovery Associates, LLC,  
c/o Tjx Rewards Platinum Mastercard, POB 41067, Norfolk VA 23541  
516407313 +EDI: Q3G.COM Apr 24 2020 03:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788  
516407312 EDI: Q3G.COM Apr 24 2020 03:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
518133136 +E-mail/Text: bncmail@w-legal.com Apr 23 2020 23:37:34 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121,  
SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132  
518133135 +E-mail/Text: bncmail@w-legal.com Apr 23 2020 23:37:34 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515325012 EDI: RMSC.COM Apr 24 2020 03:03:00 Synchrony Bank/TJX COS DC, P.O. Box 965004,  
Orlando, FL 32896-5004  
515395165 +E-mail/Text: bncmail@w-legal.com Apr 23 2020 23:37:34 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515325013 +EDI: WTRRN BANK.COM Apr 24 2020 03:03:00 TD Bank/Target, P.O. Box 673,  
Minneapolis, MN 55440-0673  
515325014 +EDI: CITICORP.COM Apr 24 2020 03:03:00 THD/CBNA, PO Box 6497,  
Sioux Falls, SD 57117-6497  
515369780 EDI: WFFC.COM Apr 24 2020 03:03:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657  
515516658 EDI: ECAST.COM Apr 24 2020 03:03:00 eCAST Settlement Corporation, assignee,  
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515325005\* +IRS-NJ Office of Chief Counsel, SB/SE Division Counsel, Suite 1500, One Newark Center,  
Newark, NJ 07102-5211  
516643296\* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788,  
Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788  
516643295\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2 Mortgage Pass-Through Certificates, Series  
2006-WMC2 nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series  
2006-WMC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: 3180W

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system (continued)

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2 Mortgage Pass-ThroughCertificates, Series  
2006-WMC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert Braverman on behalf of Debtor Garreth M. Sharp rbraverman@mcdowelllegal.com,  
tcuccuini@mcdowelllegal.com;rbraverman@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelll  
egal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com  
TOTAL: 6